

Entered: January 27th, 2026

Signed: January 27th, 2026

**SO ORDERED**



*Nancy V. Alquist*  
NANCY V. ALQUIST  
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
Baltimore Division**

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In re:	:	Chapter 11 (Subchapter V)
	:	
Seth L Blum and Bessy G Blum	:	Case No. 25-10005
	:	
Debtors.	:	
	:	
-----X	:	

**ORDER CONFIRMING PLAN**

The plan under chapter 11 of the Bankruptcy Code filed by Seth L Blum and Bessy G Blum, Debtors, on November 17, 2025 (Docket #97) having been transmitted to creditors, and upon consideration of the evidence and arguments presented to the Court at a hearing held on January 22, 2026, and upon due deliberation,

IT IS HEREBY FOUND THAT:

A. The Debtors properly served the Plan, an applicable ballot, the “Amended Order Setting (I) Hearing on Plan Confirmation and (II) Deadlines for (A) Submitting Acceptances or Rejections of the Plan & (B) Filing Written Objections to the Plan, Combined with Notice of the Foregoing” on all creditors and other parties in interest consistent with the requirements of the Bankruptcy Code and the Bankruptcy Rules;

B. Notice of the hearing on confirmation of the Plan was proper and no further notice is required.

C. All parties in interest have had the opportunity to object to the relief granted by this Order.

D. The requirements for confirmation set forth in 11 U.S.C. § 1191(a) have been satisfied.

NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT:

1. To the extent that any objections have not been withdrawn or resolved by stipulation prior to the entry of this Order or are not resolved by the relief granted herein or as stated on the record of the hearing, all such objections are hereby OVERRULED.

2. The DEBTORS’ CHAPTER 11 PLAN Dated November 17, 2025 (Docket #97) is CONFIRMED pursuant to 11 U.S.C. § 1191(a), as modified herein.

3. The Debtors are authorized and empowered to issue, execute and deliver such documents and instruments and to take such action as may be necessary to implement the Plan and the actions authorized by this Order.

4. The Court finds that the following modifications to the plan contained in this Order and set forth below do not adversely change the treatment of the claim of any creditor who has not accepted the modifications in writing, and in consideration for the modifications and the notice previously given of the confirmation hearing, no notice of the modifications is necessary.

A. The second to the last sentence in Article V, and the second paragraph in Article X, shall not apply to the Class D and E creditor(s), which are unimpaired by the Plan and are governed by the underlying Loan Documents with respect to default and related notices thereon.

5. Notwithstanding anything to the contrary, this Court retains jurisdiction in this bankruptcy case in accordance with the provisions set forth in Article VIII of the Plan.

Copies to:

All creditors  
Richard Hackerman (by CM/ECF)  
Daniel M. Press (by CM/ECF)  
Monique Almy (by CM/ECF)  
U.S. Trustee (by CM/ECF)

END OF ORDER